"The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional as to how they perceive veterans of earlier wars were treated and appreciated by this country."

George Washington 1789

SUMMARY OF ENTITLEMENTS FOR VETERANS AND SURVIVORS OF THE WAR IN IRAQ AND AFGANISTAN

Special Thanks to:

The Veterans Service Office of El Dorado County

March 2008

BASIC SERVICE ELIGIBILITY



For service after October 15, 1981, a minimum of 24 months of active duty or the full period for which a person was

called to active duty will qualify as will lesser periods provided service member was discharged due to...



Disability incurred in line of duty

Persons who have a compensable service connected disability

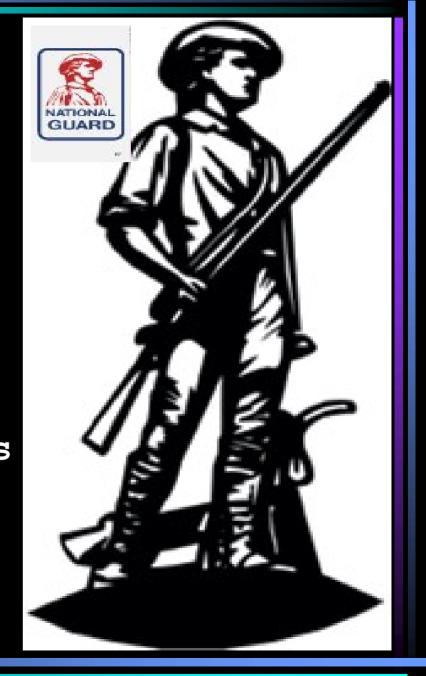
Early out

Hardship



Service member must have been discharged under honorable conditions. 38 CFR 3.12(a)

Generally speaking, members of the Reserves and National Guard who serve the full period for which they were activated have the same entitlements as those members of the "regular" armed forces who have completed a minimum of 2 years of active military service.



Exceptions

Education entitlements



Other benefits with their own length of service requirements. For example, NSC pension requires 90 days of continuous active service.

Minimum active duty requirements do not apply to any SC disability or death benefit, or to any other benefit flowing therefrom (Normism).



Title 38, United States Code (U.S.C.), Section 1710(e)(1)(D) authorizes the Department of Veterans Affairs (VA) to furnish needed hospital care, medical services, and nursing home care to combat

veterans...

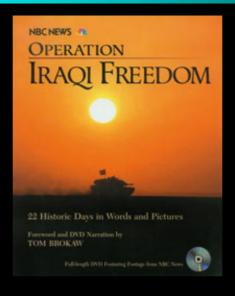


...who served in combat during a period of war after the Gulf War or against a hostile force during a period of hostilities after November 11, 1998, for 5 years after discharge from the military for any illness...

EXCEPT THOSE WHICH VHA FINDS RESULTED FROM A CAUSE OTHER THAN SUCH COMBAT SERVICE!



After the five-year period is up, the veteran will be moved to the appropriate enrollment priority group (as are non-combat theater veterans) and co-pay category based upon their income and other eligibility factors.



If their finances place them in Priority Group 8, co-payment required status they will be "grand fathered" into a PG8a or PG8c, and their enrollment in VA will be continued.

WHAT IS COVERED?





Generally speaking, only dental treatment, sensory-neural prosthetics, and payment for treatment outside the VA are restricted (as well as nursing care for non-combat veterans) however:

Dental treatment is authorized if item 17 of the veteran's DD Form 214 is marked "no" and the dental application

(10-10EZ) is received by VA within 180 days of separation.



Treatment outside the VA <u>may</u> be authorized for any veteran if he or she meets <u>all</u> the following "Mill Bill" criteria:

A medical emergency exists and,

VA Facilities are not available and,

Veteran is enrolled at a VA Medical Facility and,

Veteran is vested at a VA Medical Facility and,

Veteran has no other health insurance and,

VA is notified within 72 hours of admission.

Also, during the 5-year combat veteran eligibility period...



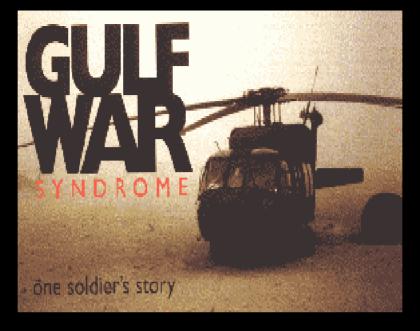
Prescription Services are covered with no co-pay

Prosthetics are covered including HISA, the Home Improvement Structural Alterations grant of \$4,100 for adjudicated service connected conditions and \$1,200 for NSC conditions.



Types of Claims:

- > Direct
- > Secondary
- > Aggravation
- > 1151 (Medical or Voc Rehab)
- ➤ Chronic presumptive [38 CFR 3.307 and 3.309(a)]
- > Gulf War Syndrome



Until September 30, 2011, Gulf War Syndrome (undiagnosed illnesses) under the provisions of 38 CFR 3.317 are still applicable to veterans who served in Iraq or the Gulf, not Afghanistan.

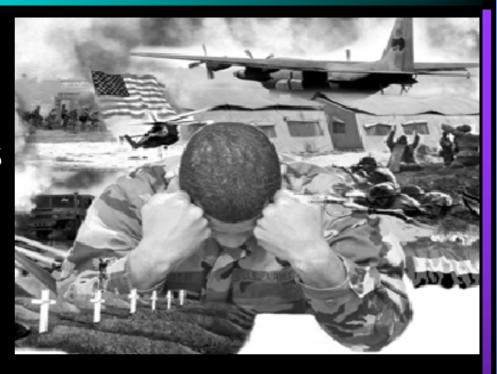
All veterans who serve more than 90 consecutive days active service (as defined) are eligible

for presumptions of Service Connection (SC) for chronic diseases under 38 CFR 3.307 and 3.309(a).



IMPORTANT!

When filing claims for veterans who served in the National Guard or the Reserves...



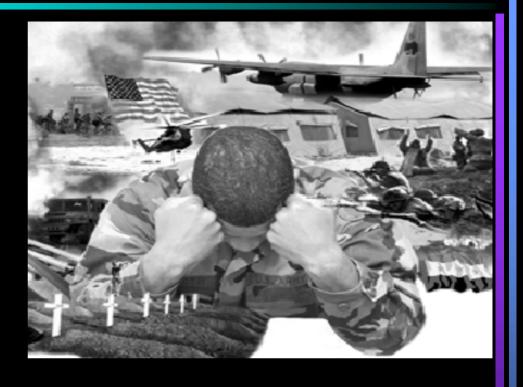
Include the complete name, address, phone number of their units on the application and...

IMPORTANT!



... In the case of National Guardsmen complete a VA Form 21-4142 authorizing the release of National Guard records to the VA and ...

...Explain the VA comp offset from their drill pay to folks still in the active Reserves or National Guard.



(Other offsets may also apply to military retirees and DIC/SBP recipients.)

A reservist/guardsman receives one full day's duty pay for each 4-hour training assembly attended and 1 full day for each annual training day (1 drill weekend = 4 days training pay and 1 annual training day = 1 day training pay)

Offset is day-for-day, not dollar for dollar

A VA Form 21-8951-2 must be filed.

Compensation Rates

VA pays compensation based upon degree of disability.

For current rates see http://www.vba.va.gov

SERVICE CONNECTED DISABLED VETERANS ENTITLEMENT CHECKLIST

(* Requires loss or loss of use of one or more extremity)

Health Care for SCDs
Clothing Allowance
Civil Service Preference
Tuition Fee Waiver ("B")
Special Montly Compensation (SMC)*



HISA Grant RH Insurance (if filed within 2 years from original rating)

10% and 20% RATING

Golden Access Pass (Fed Parks)
Sensori-neural Prosthetics
Voc. Rehab (severe employment handicap)
Health Care (no treatment co-pay)
CRSC



Additional Comp for Dependents Vocational Rehabilitation A&A for Dependents



Auto Allowance (one time)*
Auto Adaptive Equipment*

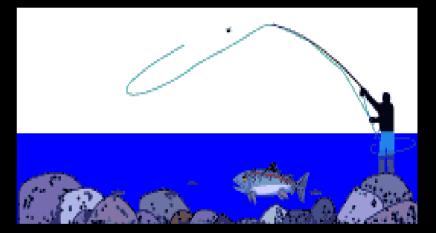


Add'l Comp for Paired extremity/paired organ.

Basic Sport Hunting & Fishing License No Prescription Co-pay

Concurrent Receipt State Park Permit *

*The California state park pass requires that the veteran have a 50% disability incurred in wartime (or be a former POW). There is a one-time processing fee of \$3.50.)



Individual Unemployability (I.U.)

(Single disability or combinations described in 38 CFR 4.16)

70%, 80%, and 90% RATING



Skilled Nursing Care I.U. (two or more disabilities one rated 40% or bilateral factor) 36

100% RATING

Military I.D. Cards **Dental Treatment CHAMPVA** for Dependents SMC (above K)* Specially Adapted Housing* Ins. Premium Waiver Cal Vet Disability Insurance **Property Tax Exemption**

100% RATING (Cont'd)



OMV Fee Exemption
(Schedular with mobility impairment only)
Dependents Education (Chapt 35)
Civil Svc Preference for Spouse
Tuition Fee Waiver (Plan "A")
Social Security Benefits (SSA)

EDUCATION(Chapters 30, 1607, & 1606)



Education (Chapter 30)

The "active duty" G.I. Bill requires a minimum 2 years active service. Eligibility may still be established if separated earlier due to: Convenience of the government Service connected disability Hardship Pre-existing disability Conditions interfering with performance of duty R.I.F.



EDUCATION (Chapter 30 Cont'd)



Keep in mind that Chapter 30 (with the exception of Category II) requires a non-refundable in-service contribution by the veteran. Chapter 30 institutional allowances are listed at:

www.gibill.va.gov

R.E.A.P

(Chapter 1607)

For "activated reservists" basic chapter 1607 institutional allowance is 40% of the 3 year MGIB rate for consecutive active service of 90 days to less than 1 year, 60% for consecutive active service of more than 1 year, and 80% for consecutive service of 2 years or more or 3 years combined.

R.E.A.P

(Chapter 1607 Continued)

Veteran has 10 years to use program if discharged from Selected Reserve. 14 years if involuntarily separated from reserve due to deactivation. For veterans discharged from the IRR/ING, entitlement ends upon discharge.

R.E.A.P

(Chapter 1607 Misc.)

- Service need not be "continous"
- 36 month entitlement (48 when combined with other programs)
- Institutional, correspondence,
 OJT, flight training allowed
- Eligible members can buy add'l \$150/mos with \$600 buy in

MGIB-SR (Chapter 1606)

Chapter 1606 generally includes reservists who were not activated (for other than training purposes) in excess of 90 days.

Chapter 1606 allowances are listed at:

www.gibill.va.gov

Reservists and National Guard who are activated for 24 months or longer may qualify for Chapter 30 provided they elect to receive it and make the in-service contribution.



COUNSELING SERVICES



Re-adjustment counseling for veterans and their families and bereavement counseling for survivors is available.

(Contact local VA Vet Center)47

VA HOME LOAN

Negotiated based interest rate\$417,000 maximum

CAL-VET HOME LOAN



Unrestricted Funds are available

Current interest rate is 5.45%

Maximum loan is \$521,250

Can be used with VA Guarantee

CAL-VET ELIGIBILITY

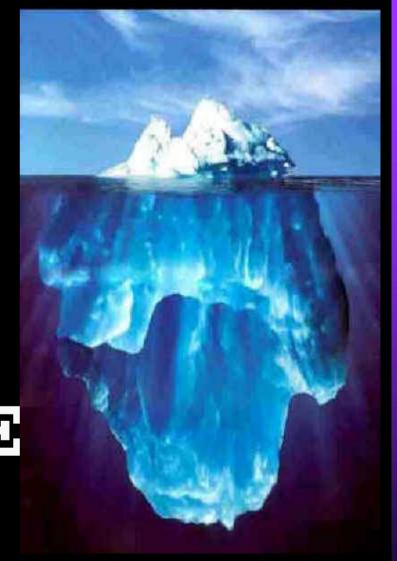
Discharged Under Honorable Conditions



Peacetime or Wartime.

90 Days Active Duty (not for training purposes) or: Called to active duty by Presidential Executive Order, Discharged due to a service connected disability or, Received a campaign or expeditionary medal.

VETERANS **GROUP** \mathbf{LIFE} INSURANCE



VGLI provides a maximum of \$400,00 of group term life insurance and does not provide for disability or other supplementary benefits. VGLI has no cash, loan, paid-up or extended insurance values and does not pay dividends. VGLI (if renewed) is available for the life of the insured.

GULF WAR REGISTRY EXAM



CIVIL SERVICE PREFERENCES

- Federal
 5 Points
 10 Points for disabled veterans
- State (California)10 Points15 Points for disabled veterans
- County (Check with County Human Resources)















YOUR RIGHTS UNDER USERRA THE UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT

The rights listed here may vary depending on the circumstances. This notice was prepared by VETS, and may be viewed on the internet at this address: http://www.dol.gov/vets/programs/userra/poster.pdf. Federal law requires employers to notify employees of their rights under USERRA, and employers may meet this requirement by displaying this notice where they customarily place notices for employees.





U.S. Department of Labor 1-866-487-2365



1-800-336-4590 Publication Date—February 2005

REEMPLOYMENT RIGHTS

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- you ensure that your employer receives advance written or verbal notice of your service;
- you have five years or less of cumulative service in the uniformed services while with that particular employer;
- you return to work or apply for reemployment in a timely manner after conclusion of service; and
- you have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

HEALTH INSURANCE PROTECTION

- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
- Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

RIGHT TO BE FREE FROM DISCRIMINATION AND RETALIATION

If you:

- are a past or present member of the uniformed service;
- ☆ have applied for membership in the uniformed service; or
- are obligated to serve in the uniformed service;

then an employer may not deny you any of the following because of this status:

- initial employment;
- ☆ reemployment;
- retention in employment;
- ☆ promotion; or
- any benefit of employment.

In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

ENFORCEMENT

- The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.
- ☆ For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its website at http://www.dol.gov/vets. An interactive online USERRA Advisor can be viewed at http://www.dol.gov/elaws/userra.htm.
- ☆ If you file a complaint with VETS and VETS is unable to resolve it,
 you may request that your case be referred
 to the Department of Justice or the Office of Special Counsel,
 depending on the employer, for representation.
- ☆ You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

LEGAL ASSISTANCE

Operation Enduring Lamp - A consortium of state and local bar associations committed to assist military legal assistance providers with civil law matters affecting service members.

http://www.abanet.org/legalservices/helpreservists/home.html

OTHER ("ONE SOURCE") ASSISTANCE

A web-based information service for active duty service members and their families providing service-specific information to guide those needing help to official agencies prepared to render assistance:



Military One Source 1-800-342-9647

CALIFORNIA VETERANS HOME



(Must meet VHA eligibility criteria)

NON-SERVICE CONNECTED DISABILITY PENSION



For current pension rates see http://www.vba.va.gov

BURIAL BENEFITS

Burial Allowance

Internment in National Cemetery

Burial at Sea

Headstone

Burial Flag

Military Honor Guard

Presidential Memorial Certificate

NON-SERVICE CONNECTED DEATH BENEFITS

Life Insurance
Veterans Last Check
Death Pension
SBP (if military retiree)
Mortgage Insurance
Tuition Fee Waiver (Plan "B")



SERVICE CONNECTED DEATH BENEFITS

Dependents Indemnity Compensation (D.I.C.) **Enhanced DIC Allowance (8X8 year rule) Chapter 35 Education Benefits Property Tax Exemption Civil Service Preference (Spouse & Mother) Refund SBP Premiums** VA and Cal Vet Home Loan Tuition Fee Waiver (Plans 'A' or 'B') Military I.D. Card **CHAMPVA**



100% SCD DEATH BENEFITS WHERE DEATH NOT SERVICE CONNECTED

Presumptive DIC: 38 CFR 3.22
(If granted - refer to SC DEATH BENEFITS)
Property Tax Exemption
Chapter 35 Education Benefits
Tuition Fee Waiver (Plan 'B' for any rating)
CHAMPVA
NSC Burial Allowance

38 CFR 3.22 IS APPLICABLE WHEN VETERAN IS:



Rated by VA as totally disabling for a continuous period of at least 10 years immediately preceding death; or

Rated by VA as totally disabling continuously since the veteran's release from active duty and for at least 5 years immediately preceding death; or

Rated by VA as totally disabling for a continuous period of not less than one year immediately preceding death, if the veteran was a former prisoner of war who died after September 30, 1999

SURVIVORS ENTITLEMENTS

Internment in National Cemetery (If vet interred or plans to be

interred)

